Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your	full name		
goverr identifi	he name that is on your nment-issued picture cation (for example, river's license or	Marilyn First name Denise	First name
	passport).	Middle name Robinson	Middle name
identifi	our picture cation to your meeting e trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
	her names you		
nave years	used in the last 8	First name	First name
	e your married or n names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
_	the last 4 digits of Social Security	xxx - xx - <u>5267</u>	xxx - xx
numbe Individ	er or federal dual Taxpayer	OR	OR
Identif	ication number	9 xx - xx	9xx - xx

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Document Robinson Marilyn Denise Debtor 1 Case Number (if known)

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name Business name EIN EIN	Business name Business name EIN EIN	
5. Where you live	7215 S Marshfield Ave Number Street	If Debtor 2 lives at a different address: Number Street	
	Chicago IL 60636 City State ZIP Code COOK County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	City State ZIP Code County If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.	
	Number Street P.O. Box City State ZIP Code	Number Street P.O. Box City State ZIP Code	
6. Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filling this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408	

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Document Robinson Marilyn Denise Debtor 1 Case Number (if known)

The chapter of the Bankruptcy Code you		Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.					
	are choosing to file	■ Chapter 7 □ Chapter 11 □ Chapter 12					
	under						
		☐ Chap	ter 13				
•	How you will pay the fee	local yours subm with	court for more details self, you may pay with nitting your payment or a pre-printed address.	about how you may pay cash, cashier's check, o n your behalf, your attorn	ase check with the clerk's office in your . Typically, if you are paying the fee or money order. If your attorney is ney may pay with a credit card or check		
		_		•	e this option, sign and attach the Installments (Official Form 103A).		
		By la less t pay t	w, a judge may, but is than 150% of the offici he fee in installments).	not required to, waive you al poverty line that applion. If you choose this option	this option only if you are filing for Chapter 7. our fee, and may do so only if your income is es to your family size and you are unable to on, you must fill out the <i>Application to Have the</i> and file it with your petition.		
	Have you filed for	■ No					
	bankruptcy within the last 8 years?	□ v ₂₂	District None	140	O N		
	iast o years:	☐ Yes.	District		Case Number IM / DD / YYYY		
			District None	When	Case Number		
			District		IM / DD / YYYY		
			District	When	Case Number		
				N	IM / DD / YYYY		
0.	Are any bankruptcy cases pending or being	■ No					
0.	cases pending or being filed by a spouse who is	■ No □ Yes.			Relationship to you		
0.	cases pending or being			When			
0.	cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by		District	WhenN	Case Number, if known IM / DD / YYYY Relationship to you		
0.	cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by		District	WhenW	Case Number, if known M/ DD / YYYY Relationship to you Case Number, if known		
0.	cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by		District	WhenW	Case Number, if known IM / DD / YYYY Relationship to you		

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Debtor 1 Marilyn Denise Document Robinson Page 4 of 56

Case Number (if known)

 Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a 		■ No. □ Yes.	Go to Part 4. Name and location of I	business		
	business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhsip, or		Name of business, if any	ss, if any		
	LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street			
			City		State	Zip Code
			Check the appropriate	box to describe your business		
			☐ Health Care Bus	iness (as defined in 11 U.S.C. §	3 101(27A))	
			☐ Single Asset Rea	al Estate (as defined in 11 U.S.	C. § 101(51B))	
			☐ Stockbroker (as	defined in 11 U.S.C. § 101(53A))	
			☐ Commodity Brok	er (as defined in 11 U.S.C. § 10	01(6))	
			☐ None of the above	ve		
	debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	□ No. I	the Bankruptcy Code.	r 11, but I am NOT a small busi r 11 and I am a small business	-	
Par	14: Paras 4 # Yan Ones an Uni		B B		4!	
ı aı	Report if You Own or na	ve Any nazaro	ous Property of Any Prop	perty That Needs Immediate Att	ention	
4.	Do you own or have any property that poses or is alleged to pose a threat	No.	What is the hazard?			
	of imminent and indentifiable hazard to public health or safety?					
	Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock		If immediate attention is	s needed, why is it needed?		
	that must be fed, or a building that needs urgent repairs?					
			Where is the property?	Number Street		

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Debtor 1

Marilyn Denise Document Robinson

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Case Number (if known)

Part 5:

Explain Your Efforts to

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you fill You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
I am not required to receive a briefing about credit counseling because of:	I am not required to receive a briefing about credit counseling because of:
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
Active duty. I am currently on active military duty in a military combat zone.	Active duty. I am currently on active military duty in a military combat zone.
If you believe you are not required to receive a	If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

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Debtor 1 Marilyn Denise Document Robinson Page 6 of 56

Case Number (if known)

What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."						
	Yes. Go to line 17.	 No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. 					
	No. Go to line 16c. Yes. Go to line 17.						
	_	owe that are not consumer debts or business d	lebts.				
Are you filing under							
Chapter 7?	No. I am not filing under Cl						
Do you estimate that afte any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	administrative expense No. ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐	rer 7. Do you estimate that after any exempt pes are paid that funds will be available to distrit					
How many creditors do	1 -49	1,000-5,000	25,001-50,000				
you estimate that you	50-99	5 ,001-10,000	5 0,001-100,000				
owe?	☐ 100-199 ☐ 200-999	10,001-25,000	☐ More than 100,000				
How much do you	\$0-\$50,000	☐ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion				
estimate your assets to	\$50,001-\$100,000	☐ \$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion				
be worth?	\$100,001-\$500,000 \$500,001-\$1 million	☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	☐\$10,000,000,001-\$50 billion ☐More than \$50 billion				
How much do you	\$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion				
estimate your liabilities	\$50,001-\$100,000	☐ \$10,000,001-\$50 million	\$1,000,000,001-\$10 billion				
to be?	\$100,001-\$500,000	\$50,000,001-\$100 million	☐ \$10,000,000,001-\$50 billion				
	□ \$500,001-\$1 million	\$100,000,001-\$500 million	☐ More than \$50 billion				
Sign Below							
you	I have examined this petition, and correct.	I declare under penalty of perjury that the info	rmation provided is true and				
	-	oter 7, I am aware that I may proceed, if eligible inderstand the relief available under each chap					
	, .	did not pay or agree to pay someone who is nd read the notice required by 11 U.S.C. § 342(
	I request relief in accordance with	the chapter of title 11, United States Code, sp	ecified in this petition.				
	_	ment, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for upd 3571.					
	/s/ Marilyn Denise Ro Signature of Debtor 1		ture of Debtor 2				
	•	·					
	Executed on06/03/2016	3	ited on				

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Debtor 1	Marilyn	Denise	Robinson	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Tarek Muhammad Khalil	Date	Date:	06/09/2016
Signature of Attorney for Debtor		MM / DD	/ YYYY
Tarek Muhammad Khalil			
Printed name			
Geraci Law L.L.C.			
Firm name			
55 E. Monroe St., #3400			
Chicago		60603	
Chicago	ILState	60603 ZIP (Code
Chicago City Contact Phone 312-332-1800	State	ZIP (
City	State	ZIP (Code

Fill in this ir	Fill in this information to identify your case:							
Debtor 1	Marilyn	Denise	Robinson					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	ILLINOIS (State)					
Case Numbe (If known)	r							

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	<u> </u>
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 13,500
1c. Copy line 63, Total of all property on Schedule A/B	\$ 13,500
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$11,938
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$15,594
Part 3: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$2,040.49
5. Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$2,027.00

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Debtor 1 Marilyn Denise Robinson Case Number (if known)

First Name Middle Name Last Name **EntriesDescription** <u>AssetsAmount</u> **LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$ 547.06 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) \$ 0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as \$ 0.00 priority claims. (Copy line 6g.) \$ 0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) \$ 0.00 9g. Total. Add lines 9a through 9f.

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Fill in this in	formation to ide	ntify your case and this fil	ling:	0 of 56			
Debtor 1	Marilyn	Denise	Robinson				
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for	or the : <u>NORTHERN</u> Distr					
Case Number	-		(State)			Check if this is an	
(If known)						amended filing	
	orm 106A						
	e A/B: Pr					1:	2/15
ategory where	you think it fits	best. Be as complete and	accurate as possible. If two m	fits in more than one category, list the a arried people are filing together, both are te sheet to this form. On the top of any a	equally		
ages, write yo	ur name and cas	e number (if known). Ans	wer every question.				
I GI G II			Other Real Esate You Own or Ha				
01. Do you ow No.	vn or have any le	gal or equitable interest in	n any residence, building, land	l, or similar property?			
Yes.	Describe						
	_	-	your entries fro Part 1, includir	ng any entries for pages			
you nave a	uached for Part	i. Write that number here		/		\$	0.00
Part 2:	Describe Your Vel	hicles					
Do you own, le	ease, or have leg	al or equitable interest in	any vehicles, whether they are	e registered or not? Include any vehicles			
you own that s	omeone else driv	es. If you lease a vehicle, a	also report it on Schedule G: Ex	Recutory Contracts and Unexpired Leases.			
03. Cars, vans	s, trucks, tractors	s, sport utility vehicles, m	otorcycles				
Yes.	Describe						
N	/lake:	Nissan	Who has an interest in the			claims or exemptions. Put	
N	Model:	Sentra	Debtor 1 only			red claims on Schedule D: laims Secured by Property	
Υ	ear:	2011	Debtor 2 only Debtor 1 and Debtor 2 only	Current	value of the	Current value of th	e
A	Approximate Milea	age: 57,000	At least one of the debtors	entire p	roperty?	portion you own?	
C	Other information:			\$	9,300	9,30	00.00
Γ			Check if this is commi	unity property (see			
			instructions)				
L							
			ecreational vehicles, other veh g vessels, snowmobiles, motorcycle				
No.	Doute, transfer, met	oro, poroonar matereran, normi	g 10000.0, 0.10111100.100, 1110.0.0, 0.10	4000000100			
Yes.	Describe						
			your entries fro Part 2, includir			\$ 9,3	300.00
Part 3:	Describe Your Per	rsonal and Household Items	1				
Do you own o	r have any legal	or equitable interest in an	y of the following items?			Current value of the portion you own? Do not deduct secured clai	me
						or exemptions	1110
	d goods and furn Major appliances, f	nishings urniture, linens, china, kitchen	ware				
No.	-)- »ppsood; 1	,,,					
Yes.	Describe	Furniture, linens, small applia	ances, table & chairs, bedroom set		\$950		-0.0-
						\$ 98	<u>50.0</u> 0

Debtor 1

Marilvn

Case 16-19095

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Desc Main

07. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No. Yes. Describe..... Flat screen TV, computer, printer, music collection, cell phone \$430 430.00 08. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No. Describe..... Yes. 0.00 09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No. Describe..... 0.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No. Describe..... Yes. 0.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No. Describe..... Everyday clothes \$200 200.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No. Describe..... Everyday jewelry, bracelet \$150 150.00 13. Non-farm animals Examples: Dogs, cats, birds, horses No. Yes Describe.... Dog 0.00 14. Any other personal and household items you did not already list, including any health aids you did not list No. Describe..... books, CDs, DVDs & Family Photos \$70 70.00 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1,800.00 for Part 3. Write that number here---Describe Your Financial Assets Part 4: Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No. Describe..... 1,000.00

Debtor 1

Yes.

No. Yes. Describe.....

Describe..

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

Case 16-19095

Doc 1

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Document Page 12 of 56 umber (if known) Desc Main Marilvn 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. No. Account Type: Yes. Describe..... Institution name: 50.00 Checking Account Netspend pre-paid debit Urban Partnership Bank 1,100.00 Checking Account 1,150.00 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No. Describe..... Institution or issuer name: 0.00 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in No. Describe..... Name of Entity and Percent of Ownership: 0.00 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No. Describe..... Issuer name: Yes. 0.00 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No. Describe..... Type of account and Institution name: 0.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications No. Yes. Describe..... Institution name or individual: 0.00 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) Describe..... Issuer name and description: Yes. 0.00 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No. Yes. Describe..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 0.00 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers No. Describe..... 0.00 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements Nο

0.00

0.00

Debtor 1

Marilyn

Case 16-19095

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First Name Middle Name

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Moi	ney or prop	erty owed to yo	u?	Current value of the portion you own? Do not deduct secured claims or exemptions
28.	Tax refund	s owed to you		
	No. Yes.	Describe		\$ 0.00
29.	Examples:	-	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	<u> </u>
	Yes.	Describe		\$ 0.00
30.	Examples:	urity benefits; unpa	wees you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, id loans you made to someone else	
	Yes.	Describe		\$0.00
31.	Examples:		ies r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary:	
	Yes.	Describe	Whole Life Insurance w/Transamerica \$	250 \$ 250.00
32.	If you are th		at is due you from someone who has died living trust, expect proceeds from a life insurance policy, or are currently entitled to receive as died.	
	Yes.	Describe		\$ <u>0.0</u> 0
33.	_	-	es, whether or not you have filed a lawsuit or made a demand for payment ment disputes, insurance claims, or rights to sue	
	Yes.	Describe		\$ <u>0.0</u> 0
34.	No.	ingent and unlid	quidated claims of every nature, including counterclaims of the debtor and rights	
25	_		lid not already list	\$0.00
35.	No.	iai assets you u	iu not alleauy list	
	Yes.	Describe		\$0.00
36.	Add the do	llar value of all	of your entries from Part 4, including any entries for pages you have attached	\$2,400.00
	for Part 4. V	Vrite that numbe	er here>	\$2,400.00
	e1 5 G1		iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37.	No.	ii oi iiave aliy le	gal of equitable interest in any business-related property?	
	<u> </u>			Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts r	eceivable or co	mmissions you already earned	
	Yes.	Describe		\$ <u>0.0</u> 0

Case 16-19095 Denise Doc 1 Marilyn Debtor 1

First Name

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Document Page 14 of 56 umber (if known) Desc Main

39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic of No.	levices
Yes. Describe	\$ 0.00
40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade No.	
Yes. Describe	\$0.00
41. Inventory No.	
Yes. Describe	\$0.00
42. Interests in partnerships or joint ventures	
No. Name of Entity and Percent of Ownership: Yes. Describe	
Tes. Describe	\$0.00
43. Customer lists, mailing lists, or other compilations No.	
Yes. Describe	
44. Any business-related property you did not already list	\$ <u>0.0</u> 0
No.	
Yes. Describe	\$0.00
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached	
for Part 5. Write that number here	\$ 0.00
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.	
If you own or have an interest in farmland, list it in Part 1.	
If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
If you own or have an interest in farmland, list it in Part 1.	
If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No.	\$0 <u>.0</u> 0
If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe	\$ <u>0.0</u> 0
If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish	
If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No.	
If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No.	
If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe	
If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No.	\$0.00
If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	\$\$ \$\$
If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No.	\$0.00
If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe 50. Farm and fishing supplies, chemicals, and feed No.	\$\$ \$\$
If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe	\$\$ \$\$
If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe 51. Any farm- and commercial fishing-related property you did not already list	\$\$ \$\$ \$\$
If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe	\$\$ \$\$ \$0 \$\$
If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe 51. Any farm- and commercial fishing-related property you did not already list No.	\$\$ \$\$ \$\$
If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe 51. Any farm- and commercial fishing-related property you did not already list No.	\$\$ \$\$ \$\$ \$\$ \$

Case 16-19095 Marilyn

Doc 1

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Page 15 of a g chamber (if known)

Page 15 of a g chamber (if known)

\$ 0.00

\$ 0.00

\$ 13,500.00

Desc Main

Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Describe..... Yes. 0.00 \$0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here --> List the Totals of Each Part of this Form Part 8: \$ 0.00 55. Part 1: Total real estate, line 2 \$ 9,300.00 56. Part 2: Total vehicles, line 5 \$ 1,800.00 57. Part 3: Total personal and household items, line 15 58. Part 4: Total financial assets, line 36 \$ 2,400.00 59. Part 5: Total business-related property, line 45 \$ 0.00

63. Total of all property on Schedule A/B. Add line 55 + line 62

62. Total personal property. Add lines 56 through 61.

60. Part 6: Total farm- and fishing-related property, line 52

61. Part 7: Total other property not listed, line 54

\$13,500.00

\$ 13,500.00

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Fill in this in	nformation to ident	tify your case:	
Debtor 1	Marilyn	Denise	Robinson
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	r		— (State)
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

You are claiming state and federal nonbankruptcy exemptions . 11 U.S.C. § 522(b)(3)							
☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)							
For any property	y you list on <i>Schedule A/B</i> that yo	ou claim as exempt, fill in t	the information below.				
·	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption			
		Copy the value from Schedule A/B	Check only one box for each exemption				
Brief description:	2011 Nissan Sentra with over 57,000 miles	\$_9,300	\$ _ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00			
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit				
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$ <u>950</u>		735 ILCS 5/12-1001(b) - \$950.00			
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit				
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$ <u>430</u>	 \$	735 ILCS 5/12-1001(b) - \$430.00			
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit				
Brief description:	Everyday clothes	\$_ 200		735 ILCS 5/12-1001(a),(e) - \$200.00			
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit				
fficial Form 106C	Record # 707248		The Property You Claim as Exempt	Page 1 of 2			

Case 16-19095 Doc 1 Filed 06/09/16 Entered 06/09/16 16:48:59 Desc Main

Debtor 1 Marilyn

Denise

Document

Page 17 of 56 Case Number (if known)

First Name Middle Name Last Name

Part 2: Additi	onal Page				
	n of the property and line on nat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption	
		Copy the value from Schedule A/B	Check only one box for each exemption		
Brief description:	Everyday jewelry, bracelet	\$ <u>150</u>	 \$	735 ILCS 5/12-1001(a),(e) - \$150.00	
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit		
Brief description:	books, CDs, DVDs & Family Photos	\$ <u>70</u>	 \$	735 ILCS 5/12-1001(a) - \$70.00	
Line from Schedule A/B:	14		100% of fair market value, up to any applicable statutory limit		
Brief description:	, Money from refund, 1,000.00	\$ <u>1,000</u>	 \$	735 ILCS 5/12-1001(b) - \$1,000.00	
Line from Schedule A/B:	16		100% of fair market value, up to any applicable statutory limit		
Brief description:	Checking Account, Netspend pre-paid debit, 50.00	\$_ 50	 \$	735 ILCS 5/12-1001(b) - \$50.00	
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit		
Brief description:	Checking Account, Urban Partnership Bank, 1,100.00	\$_ 1,100	 \$	735 ILCS 5/12-1001(b) - \$1,100.00	
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit		
Brief description:	Whole Life Insurance w/Transamerica	\$ <u>250</u>		735 ILCS 5/12-1001(b) - \$250.00	
Line from Schedule A/B:	31		100% of fair market value, up to any applicable statutory limit		
3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) No. Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No Yes.					
Official Form 106C	Record # 707248	Schedule C: T	he Property You Claim as Exempt	Page 2 of 2	

Fill in this	information to ident	tify your case:		6 Entered 06/ 8 of 5			
Debtor 1	Marilyn	Denise	Robinson	0 01 0			
Debtor i	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing) First Name	Middle Name	Last Name				
United Stat	es Bankruptcy Court for	the : <u>NORTHERN</u>	District of <u>ILLINOIS</u>				
Case Numb	er		(State)			Check if thi	s is an
(If known)						amended fi	ling
Official I	orm 106D						
			Claims Secured b				1
	SHOOK WIIS BOX WIIG S			s you nave nothing eise t			
Yes.	Fill in all of the inform	nation below.	,	s. You have nothing else t	o report on this form.		
Part 1:	List All Secured Cla	nation below.			Column A	Column A	Column
Part 1: 2. List all s	List All Secured Classecured claims. If a claim. If more than	nation below. aims creditor has more that one creditor has a part of the control of the contro	on one secured claim, list the cre irticular claim, list the other cred al order according to the creditor	editor separately itors in Part 2.		Column A Value of collateral that supports this claim	Column of Unsecuring portion If any
Part 1: 2. List all s for each As much	List All Secured Classecured claims. If a claim. If more than	nation below. aims creditor has more that one creditor has a part of the control of the contro	in one secured claim, list the cre irticular claim, list the other cred	editor separately itors in Part 2. rs name.	Column A Amount of claim Do not deduct the	Value of collateral that supports this	Unsecur portion
2. List all s for each As much Chrys Credito	List All Secured Classecured claims. If a claim. If more than a as possible, list the sler Capital	nation below. aims creditor has more that one creditor has a part of the control of the contro	in one secured claim, list the cre irticular claim, list the other cred al order according to the creditor	editor separately itors in Part 2. 's name. ecures the claim:	Column A Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecur portion If any
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Fill	in this in	formation to identify y	our case:		9 of 56		
Del	otor 1	Marilyn	Denise	Robinson			
		First Name	Middle Name	Last Name			
Del	otor 2						
(Spo	use, if filing)	First Name	Middle Name	Last Name			
Uni	ted States	Bankruptcy Court for the :	NORTHERN Dis	strict of <u>ILLINOIS</u>			
				(State)		☐ Check if t	this is an
	se Number (nown)			<u></u>		amended	
⊃ffi≀	cial Fo	orm 106E/F					Ü
יוווע	<u>Jai i (</u>	JIIII 100L/I					40/45
<u>ich</u>	<u>edule</u>	E/F: Creditors	s Who Have	Unsecured Claims			12/15
ist the A/B: Pareditor of the period of the	e other paroperty (Cors with party of the distribution of the dist	arty to any executory o Official Form 106A/B) a artially secured claims	contracts or unexp and on Schedule G s that are listed in out, number the e ir name and case r	pired leases that could result in a Executory Contracts and Une. Schedule D: Creditors Who Hav ntries in the boxes on the left. A number (if known).	s and Part 2 for creditors with NONPRIORITY cl a claim. Also list executory contracts on Sched xpired Leases (Official Form 106G). Do not incl re Claims Secured by Property. If more space is ttach the Continuation Page to this page. On th	<i>ul</i> e lude any s	
		P4 1					
1. DO		ditors have priority un	secured claims ag	ainst you?			
	No. Go	to Part 2.					
L							
ea no ur	ach claim on priority and secured of	listed, identify what typ amounts. As much as p claims, fill out the Conti	e of claim it is. If a coossible, list the cla inuation Page of Pa	claim has both priority and nonpri ims in alphabetical order accordir	ecured claim, list the creditor separately for each ority amounts, list that claim here and show both ng to the creditor's name. If you have more than to lds a particular claim, list the other creditors in Palaction booklet.)	priority and wo priority	
(-					Total claim	Priority	Nonpriority
						amount	amount
Par	t 2:	ist All of Your NONPRIC	ORITY Unsecured C	laims			
3. D o	any cred	ditors have nonpriority	unsecured claim	s against you?			
	No. You	u have nothing to repor	t in this part. Subn	nit this form to the court with your	other schedules.		
	Yes.						
no inc	onpriority u	unsecured claim, list the	e creditor separate e creditor holds a p	ly for each claim. For each claim l	or who holds each claim. If a creditor has more the listed, identify what type of claim it is. Do not list cotors in Part 3.If you have more than three nonprior	claims already	
4.1	CAP1/C	arsn		Last 4 digits of account number	NULL		Total claim \$ 0.00
4.1	Creditor's N			a.g.to of account number			
		I Riverwoods Blvd		When was the debt incurred?	2001-2012		
	Number	Street					
				As of the date you file, the claim i	is: Check all that apply.		
	Mettawa	ı IL	60045	Contingent Unliquidated			
	City		ate Zip Code	Disputed			
ľ	Debtor 1	the debt? Check one.		□			
Ī	Debtor 2	•		Type of NONPRIORITY unsecured	d claim:		
j	=	I and Debtor 2 only		Student loans			
Ì	=	one of the debtors and an	other	Obligations arising out of a separ	ration agreement or divorce		
į	=	if this claim relates to a		that you did not report as priority	claims		
	commu	inity debt		Debts to pension or profit-sharing	plans, and other similar debts		
l	s the clain	n subject to offest?		O	or Cradit Llag		
	Yes			Other. Specify Credit Card of	or Credit Use		

Doc 1 Filed 06/09/16 Entered 06/09/16 16:48:59 Desc Main Case 16-19095 Page 20 of 56 Case Number (if known) **Document** Marilyn Denise Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Capital ONE BANK USA N Last 4 digits of account number _____NULL **\$** 1,243.00

	Creditor's Name	0040-0045	
	15000 Capital One Dr	When was the debt incurred? 2012-2015	
	Number Street		
		As of the date way file the claim is. Observed all that such	
		As of the date you file, the claim is: Check all that apply.	
	Richmond VA 23238	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Time of NONDRIODITY are sound along	
		Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes	_	
4.3	Capital ONE N.A.	Last 4 digits of account number 0184	\$ 625.00
	Creditor's Name	0045 0040	
	2365 Northside Dr Ste 30	When was the debt incurred? 2015-2016	
	Number Street		
		As of the date you file the claim is. Check all that apply	
		As of the date you file, the claim is: Check all that apply.	
	San Diego CA 92108	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	= '	Town (Alcaling Children and Alcaling	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Unknown Credit Extension	
	Yes	_	
4.4	CBNA	Last 4 digits of account number NULL	\$ 177.00
	Creditor's Name	****	
	Po Box 6497	When was the debt incurred? 2012-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
			
	Sioux Falls SD 57117	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	=	Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	No	Other. Specify Credit Card or Credit Use	
	Yes		

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4.5	CIII	Last 4 digits of account number NULL	\$ <u>1,269.00</u>
	Creditor's Name		
	Po Box 6241	When was the debt incurred? 2013-2015	
	Number Street		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Sioux Falls SD 57117		
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only	-	
	=		
	Debtor 2 only	<u>Ty</u> pe of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	ls the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.0	Comcast	Last 4 digits of account number 8065	\$ 142.00
4.6		Last 4 digits of account number	Ψ
	Creditor's Name	When was the debt incurred? 2011-2012	
	1327 Hwy 2 W	When was the debt incurred?	
	Number Street		
		As of the date was file the plate to Oracle Hill and	
		As of the date you file, the claim is: Check all that apply.	
	14 II II 150004	☐ Contingent	
	Kalispell MT 59901	Unliquidated	
	City State Zip Code		
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	= '		
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Debts to pension of professioning plans, and other similar debts	
		_	
	No	Other. Specify Collecting for Creditor	
	Yes		
4.7	COMENITY BANK/Carsons	Last 4 digits of account number NULL	\$ 3,125.00
	Creditor's Name		
	3100 Easton Square PI	When was the debt incurred? 2012-2015	
	Number Street		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Columbus OH 43219		
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
		_	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes	outs oposity	
	∟ ∵~~		

Official Form 106E/F

Case 16-19095 Doc 1 Filed 06/09/16 Entered 06/09/16 16:48:59 Desc Main

Page 22 of 56 Case Number (if known) **Document** Marilyn Denise Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.8	Equifax	Last 4 digits of account number	\$ 0.00
	Creditor's Name	///02/0 /0 00 00 444	
	PO Box 740241	When was the debt incurred? $\frac{4/4/2016\ 12:00}{0000} = 0.00$	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Atlanta GA 30374	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify	
	Yes		
4.9	Experian	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name	When was the debt incurred? 4/4/2016 12:00:00 AM	
	PO Box 2002	When was the debt incurred? 4/4/2016 12:00:00 AM	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	All TV 77040	Contingent	
	Allen TX 75013	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify	
	Yes		
4.10	Kohls/Capone	Last 4 digits of account number NULL	\$ <u>2,498.00</u>
	Creditor's Name	When was the debt incurred? 2011-2015	
	N56 W 17000 Ridgewood Dr	When was the debt incurred? 2011-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Manamanaa Falla WI 52051	Contingent	
	Menomonee Falls WI 53051	Unliquidated	
,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	ls the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes	-	

Case 16-19095 Doc 1 Filed 06/09/16 Entered 06/09/16 16:48:59 Desc Main Page 23 of 56 Case Number (if known) **Document** Marilyn Denise Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.11	Mcydsnb	Last 4 digits of account number NULL	\$ 2.00
	Creditor's Name	 _	
	9111 Duke Blvd	When was the debt incurred? 2011-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
			
	Mason OH 45040	☐ Contingent	
	City State Zip Code	Unliquidated	
\	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l i	Debtor 1 and Debtor 2 only	Student loans	
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	=	that you did not report as priority claims	
1	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
ı	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
l i	Yes	Other. Specify	
4.12	Seventh Avenue	Last 4 digits of account number NULL	\$ 1,280.00
7.12	Creditor's Name		·
	1112 7Th Ave	When was the debt incurred? 2005-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Monroe WI 53566	Contingent	
		Unliquidated	
١ ،	City State Zip Code Who owes the debt? Check one.	Disputed	
I	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	= '	–	
	Debtor 1 and Debtor 2 only	☐ Student loans	
!	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l i	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
\vdash	Yes Syncb/HH GREGG	Last 4 digits of account number NULL	\$ 756.00
4.13		Last 4 digits of account number NULL	\$ 730.00
	Creditor's Name Po Box 965036	When was the debt incurred? 2014-2016	
		Then had the dept mounted:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Orlando FL 32896	Unliquidated	
Ι,	City State Zip Code	Disputed	
l ì	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
I	Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		

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4.14	Syncb/Lowes	Last 4 digits of account number NULL	\$ <u>0.00</u>
	Creditor's Name	2010 2015	
	Po Box 965005	When was the debt incurred? 2013-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
			
	Orlando FL 32896	Contingent	
	City State Zip Code	Unliquidated	
,	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	=		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No		
	=	Other. Specify Credit Card or Credit Use	
	Yes Synchrony BANK	Last 4 digits of account number 0180	\$ 1,412.00
4.15		Last 4 digits of account number 0180	\$ 1,412.00
	Creditor's Name 2365 Northside Dr Ste 30	When was the debt incurred? 2015-2016	
		when was the dept incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	San Diego CA 92108	Unliquidated	
Ι,	City State Zip Code	Disputed	
`	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Unknown Credit Extension	
	Yes	_	
4.16	Synchrony BANK	Last 4 digits of account number 2736	\$ 2,436.00
	Creditor's Name	2015 2015	
	2365 Northside Dr Ste 30	When was the debt incurred? 2015-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	San Diego CA 92108	Unliquidated	
	City State Zip Code		
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	— · · · · · · · · · · · · · · · · · · ·	
	No	Other. Specify Unknown Credit Extension	
	Yes	S. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.	

	Case 16-19095 D		06/09/16 Entered 06	/09/16 16:48:59 [Desc Main
Debtor 1	Marilyn Denise	LR bibin	yment Page 25 of 5	Number (if known)	
	First Name Middle Name	Last Nam	e		
Part	Your NONPRIORITY Unsecured Claims	- Continuation Page			
After lis	sting any entries on this page, number then	n beginning with 4.4,	followed by 4.5, and so forth.		Total Claim
4.17	TD BANK USA/Targetcred	Last 4 digits of	account number NULL		\$ <u>629.00</u>
	Creditor's Name Po Box 673	When was the c	leht incurred? 2010-2015		
	Number Street	Whom was the c		-	
		As of the date v	ou file, the claim is: Check all that apply		
		Contingent	ou me, and claim to: Check an that apply	•	
	Minneapolis MN 55440	Unliquidated			
w	City State Zip Code Who owes the debt? Check one.	Disputed			
i	Debtor 1 only	_			
┌	Debtor 2 only	Type of NONPR	IORITY unsecured claim:		
Ē	Debtor 1 and Debtor 2 only	Student loans			
Ī	At least one of the debtors and another	Obligations a	rising out of a separation agreement or divo	orce	
Ī	Check if this claim relates to a	that you did n	ot report as priority claims		
_	community debt	Debts to pens	sion or profit-sharing plans, and other simila	ır debts	
Is	s the claim subject to offest?	_			
	No Yes	Other. Specify	Credit Card or Credit Use		
4.18	Transunion	Last 4 digits of	account number		\$ 0.00
7.10	Creditor's Name				
	PO Box 1000	When was the d	lebt incurred? 4/4/2016 12:00	:00 AM	
	Number Street				
		As of the date y	ou file, the claim is: Check all that apply		
		Contingent			
	Chester PA 19022	Unliquidated			
w	City State Zip Code Who owes the debt? Check one.	Disputed			
	Debtor 1 only	_			
Ī	Debtor 2 only	Type of NONPR	IORITY unsecured claim:		
Ī	Debtor 1 and Debtor 2 only	Student loans			
Ē	At least one of the debtors and another	Obligations a	rising out of a separation agreement or divo	orce	
Г	Check if this claim relates to a	that you did n	ot report as priority claims		
	community debt	Debts to pens	sion or profit-sharing plans, and other simila	r debts	
	s the claim subject to offest?	_			
	No Yes	Other. Specify	/		
	1: (0)	"L _ 4 V Al ! ! - 4			
Part	List Others to Be Notified for a Debt 1	nat You Aiready Listed	•		
exa 2, th	e this page only if you have others to be notifie imple, if a collection agency is trying to collect hen list the collection agency here. Similarly, i litional creditors here. If you do not have addit	from you for a debt you	ou owe to someone else, list the origina one creditor for any of the debts that yo	al creditor in Parts 1 or ou listed in Parts 1 or 2, list the	
Cle	erk, First Mun Div		On which entry in Part 1 or Part 2	list the original creditor?	
Nam 50	ne W. Washington St., Rm. 1001		Line 3 of (Check one):	Part 1: Creditors with Prior	ity Unsecured Claims
			<u> </u>	Part 2: Creditors with Non	·
Num	nber Street			Fait 2. Cieultois With Non	priority Orisecuted CidiffS
Chi	icago	IL 60602	Last 4 digits of account number _	<u>0184</u>	
City		State Zip Code			
Kev	vin W. Mortell		On which entry in Part 1 or Part 2	list the original creditor?	
Nam 182	ne 21 Walden Office Square Suite 400		Line 3 of (Check one):	Part 1: Creditors with Prior	ity Unsecured Claims
			o. (oon one).	_	
Num	nber Street			Part 2: Creditors with Non	priority Unsecured Claims

Schaumburg

City

IL 60173

State Zip Code

Last 4 digits of account number ____

0184

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Marilyn Debtor 1

Denise

Add the Amounts for Each Type of Unsecured Claim

Document

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	nounts of certain types of unsecured claims. This information is to ounts for each type of unsecured claim.	for statistical re	eporting purposes only. 28 U.S.C.
			Total claim
Total claims	6a. Domestic support obligations	6a.	\$0.0
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.0
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.0
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.0
	6e. Total. Add lines 6a through 6d.	6e.	\$0.0
			Total claim
Total claims from Part 2	6f. Student loans	6f.	\$0.0
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.0
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.0
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$15,594.0
	6j. Total . Add lines 6f through 6i.	6j.	\$15,594.0

Fil	l in this in	Caso 16 formation to ider		Filad 06/00/16	Entered 06/09/16 16:48:59 7 of 56	Desc Main
De	ebtor 1	Marilyn	Denise	Robinson		
,		First Name	Middle Name	Last Name		
	ebtor 2 pouse, if filing)	First Name	Middle Name	Last Name		
Ur	nited States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of	_ <u>ILLINOIS</u>		
	ase Number			(State)		Check if this is an amended filing
		orm 106G				amended illing
			ory Contracts and	l Unevnired I ea	5 0 5	12/1
nformadditi 1. D 2. Li ex	nation. If nonal page. To you hav No. Ch Yes. Fill	nore space is need, write your name any executory eck this box and it in all of the informely each personnt, vehicle lease.	eded, copy the additional page and case number (if known contracts or unexpired leases submit this form to the court with mation below even if the contract or company with whom you have a submit the contract or company with whom you have a submit the contract or company with whom you have a submit the contract or company with whom you have a submit the contract or company with whom you have a submit the contract of the contrac	e, fill it out, number the er). s? th your other schedules. You acts or leases are listed in have the contract or lease.	n are equally responsible for supplying correct thries, and attach it to this page. On the top of an our have nothing else to report on this form. Schedule A/B: Property (Official Form 106A/B) Then state what each contract or lease is for (fouction booklet for more examples of executory contracts.)	or
			rhom you have the contract or	r lease	State what the contract or lease	e is for
2.1						
	Name				-	
	Number	Street				
	City		State Z	ip Code	-	
2.2						
	Name					
	Number	Street			-	
	City		State Z	ip Code	-	
2.3						
	Name					
	Number	Street			-	
	City		State Z	ip Code	-	
2.4						
	Name					
	Number	Street			-	
	City		State Z	ip Code	-	
2.5						
	Name				•	
	Number	Street			-	

State Zip Code

City

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Fill in this inf	formation to iden	tify your case:	
Debtor 1	Marilyn	Denise	Robinson
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States I	Bankruptcy Court for	r the : <u>NORTHERN</u> District of _	<u>ILLINOIS</u> (State)
Case Number	-		
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. De	you have any codebtors? (If you are filing a joint case,	do not list either spouse as a d	eodebtor.)
	No.		
	Yes		
2. W	ithin the last 8 years, have you lived in a community p	roperty state or territory? (Con	nmunity property states and territories include
Aı	rizona, California, Idaho, Lousiiana, Nevada, New Mexico	, Puerto Rico, Texas, Washing	ton, and Wisconsin.)
	No. Go to line 3.		
[Yes. Did your spouse, former spouse, or legal equivale	ent live with you at the time?	
	No	live?	Fill in the name and current address of that person.
	res. Inwiner community state of territory did you	. 1	in the name and current address of that person.
	Name of your spouse, former spouse or legal equivalent		
	Number Street		
	City State	Zip Code	
3 In	Column 1, list all of your codebtors. Do not include yo	·	ur snouse is filing with you. List the person
	nown in line 2 again as a codebtor only if that person is	•	
	chedule D (Official Form 106D), Schedule E/F (Official F	Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D,
Se	chedule E/F, or Schedule G to fill out Column 2.		
	Column 1: Your codebtor		Column 2: The creditor to whom you owe the debt
			Check all schedules that apply:
3.1			Schedule D, line
\vdash	Name		
			Schedule E/F, line
	Number Street		Schedule G, line
	City State	Zip Code	
3.2			Schedule D, line
	Name		Schedule E/F, line
	Number Street		
			Schedule G, line
3.3	City State	Zip Code	Ostatula D. Kara
3.3	Name		Schedule D, line
			Schedule E/F, line
	Number Street		Schedule G, line
	City State	Zip Code	

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Fill in this in	nformation to identi	fy your case:		E 29 01 30
Debtor 1	Marilyn	Denise	Robinson	
	First Name	Middle Name	Last Name	
Debtor 2			· · · · · · · · · · · · · · · · · · ·	
(Spouse, if filing)	First Name	Middle Name	Last Name	
Case Number		the : <u>NORTHERN DISTRICT (</u>	OF ILLINOIS	Check if this is:
(If known)				An amended filing
				A supplement showing post-petition
				chapter 13 income as of the following da

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	ı	Employed Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Home Health Aid		
	Occupation may Include student or homemaker, if it applies.	Employers name	Addus HealthCare	9	
		Employers address	2300 Warrenville Downers Grove, I		3
		How long employed there?	8 months		
Pa	Tt 2: Give Details About Monthl	ly Income			
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ve more than one employer, comb	ine the information for a		
				For Debtor 1	For Debtor 2 or non-filing spouse
2.	 List monthly gross wages, salary and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. 			\$547.06	\$0.00
3.	3. Estimate and list monthly overtime pay.			\$0.00	\$0.00
4.	4. Calculate gross income. Add line 2 + line 3.			\$547.06	\$0.00

Official Form 106I Record # 707248 Schedule I: Your Income Page 1 of 2

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Debtor 1 Mar

 Marilyn
 Denise
 Robinson

 First Name
 Middle Name
 Last Name

Case Number (if known)

				For Debtor 1		For Debtor 2 or non-filing spouse		
	Сору	r line 4 here	4.	\$547.06		\$0.00		
5. L	ist all	payroll deductions:						
	5a. T	ax, Medicare, and Social Security deductions	5a.	\$62.08		\$0.00		
	5b. N	landatory contributions for retirement plans	5b.	\$0.00		\$0.00		
	5c. V	oluntary contributions for retirement plans	5c.	\$0.00		\$0.00		
	5d. F	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00		
	5e. lı	nsurance	5e.	\$0.00		\$0.00		
	5f. C	omestic support obligations	5f.	\$0.00		\$0.00		
	5g. L	Inion dues	5g.	\$58.50		\$0.00		
	5h. C	Other deductions. Specify:	5h.	\$0.00		\$0.00		
6. A	dd the	payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$120.57		\$0.00		
7. C a	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$426.49		\$0.00		
8. Li	st all	other income regularly received:		·	ı	·		
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
	8e.	Social Security	8e.	\$1,614.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
	8g.	Pension or retirement income	8g.	\$0.00		\$0.00		
	8h.	Other monthly income. Specify:	8h.	\$0.00		\$0.00		
9.	Add	all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$1,614.00		\$0.00		
10.		ulate monthly income. Add line 7 + line 9.	10.	\$2,040.49	+ [\$0.00	<u>-</u>	\$2,040.49
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	•		_			
11.	Inclu other	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, your friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are no	our depende	•		chedule J.		
		ify:					11.	\$0.00
12.	Add	the amount in the last column of line 10 to the amount in line 11. The res	sult is the co	embined monthly incom-	e .			
	Write	that amount on the Summary of Schedules and Statistical Summary of Ce	ertain Liabili	ties and Related Data,	f it apı	plies	12.	\$2,040.49
13.	x I	ou expect an increase or decrease within the year after you file this form No. Yes. Explain:	1?					

Fill in this in	formation to identify yo	ur case:				
Debtor 1	Marilyn	Denise	Robinson	Check if this i	s:	
	First Name	Middle Name	Last Name		nded filing	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	_	ement showing pos as of the following o	t-petition chapter 13 date:
United States	Bankruptcy Court for the : _	NORTHERN DISTRICT (OF ILLINOIS			
Case Number	r			MM / DE) / YYYY	
				A separa	ate filing for Debtor	2 because Debtor 2
Official F	orm 106J			maintain	s a separate house	ehold.
Schedul	e J: Your Exp	oenses				12/14
-	-			are equally responsible for supp ges, write your name and case r		
Part 1:	Describe Your Household					
	Go to line 2. Does Debtor 2 live in a s No.	eparate household?	le J.			
2. Do you l	nave dependents?	X No		Dependent's relationship to	Dependent's	Does dependent live
Do not lis	st Debtor 1 and		this information for	Debtor 1 or Debtor 2	age	with you?
		each depen	dent			Yes
names.	tate the dependents'					X No
						Yes
						X No
						Yes
						X No
						Yes
						X No
						Yes
_	expenses include es of people other than	X No				
yourself	and your dependents?	Yes				
Part 2:	Estimate Your Ongoing Mo	onthly Expenses				
-				n as a supplement in a Chapter of the state the box at the top of the state top of the stat	-	
the applicable	date.	-				
	•	_	ince if you know the value Income (Official Form 106l.)		Your expenses
			ence. Include first mortgage			
	for the ground or lot.	xpenses for your resid	ence. Include list mortgage	s payments and	4.	\$750.00
If not in	cluded in line 4:					
4a. Re	eal estate taxes				4a.	\$0.00
4b. Pro	operty, homeowner's, or i	enter's insurance			4b.	\$0.00
4c. Ho	ome maintenance, repair,	and upkeep expenses			4c.	\$50.00
4d. Ho	meowner's association o	r condominium dues			4d.	\$0.00

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Document Denise Marilyn Debtor 1 Case Number (if known) _ First Name Last Name Middle Name Your expenses \$0.00 5. Additional Mortgage payments for your residence, such as home equity loans **Utilities:** 6. \$275.00 6a. 6a. Electricity, heat, natural gas

	ou. Eloution, flour, fluidial guo				
	6b. Water, sewer, garbage collection	6b.		\$0.00	
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$40.00	
	6d. Other. Specify:	6d.	\$	0.00	
7.	Food and housekeeping supplies	7.		\$200.00	
8.	Childcare and children's education costs	8.		\$0.00	
9.	Clothing, laundry, and dry cleaning	9.		\$70.00	
10.	Personal care products and services	10.		\$30.00	
11.	Medical and dental expenses	11.		\$50.00	
12.	Transportation. Include gas, maintenance, bus or train fare.	12.		\$110.00	
	Do not include car payments.				
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$0.00	
14.	Charitable contributions and religious donations	14.		\$0.00	
15.	Insurance.				
	Do not include insurance deducted from your pay or included in lines 4 or 20.				
	15a. Life insurance	15a.		\$0.00	
	15b. Health insurance	15b.		\$0.00	
	15c. Vehicle insurance	15c.	5c. \$111.0		
	15d. Other insurance. Specify:	15d.	\$0.00		
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.				
	Specify:	16.		\$0.00	
17.	Installment or lease payments:				
	17a. Car payments for Vehicle 1	17a.		\$316.00	
	17b. Car payments for Vehicle 2	17b.		\$0.00	
	17c. Other. Specify:	17c.		\$0.00	
	17d. Other. Specify:	17d.		\$0.00	
18.	Your payments of alimony, maintenance, and support that you did not report as deducted				
	from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.00	
19.	Other payments you make to support others who do not live with you.				
	Specify:	19.		\$0.00	
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.				
	20a. Mortgages on other property	20a.		\$ 0.00	
	20b. Real estate taxes	20b.	\$	0.00	
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00	
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00	
	20e. Homeowner's association or condominium dues	20e.	\$	0.00	

Official Form 106J

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Marilyn Denise Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$25.00 Pet Care (\$25.00), 21. 21. Other. Specify: \$2,027.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$2,040.49 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$2,027.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$13.49 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 707248 Schedule J: Your Expenses Page 3 of 3

Fill in this in	formation to iden	tify your case:	
Debtor 1	Marilyn	Denise	Robinson
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number (If known)	r		_

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT a	an attorney to help you fill out bankruptcy forms?
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read correct.	the summary and schedules filed with this declaration and that they are true and
✗ /s/ Marilyn Denise Robinson	x
Signature of Debtor 1	Signature of Debtor 2
Date 06/03/2016 MM / DD / YYYY	DateMM / DD / YYYY

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Fill in this information to identify your case:						
Debtor 1	Marilyn	Denise	Robinson			
Debtor 2	First Name	Middle Name	Last Name			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of _	ILLINOIS (State)			
Case Number (If known)	r		_			

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number (if known). Answer every question.								
Part 1: Give Details About Your Marital Status and Where You Lived Before								
01. What is your current marital status?								
Г	Married							
	Not married							
02 During the last 3 years, have you lived anywhere other than where you live now?								
■ No. Yes. List all of the places you lived in the last 3 years. Do not include where you live now.								
		lived there		lived there				
Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)								
■ No.								
Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).								
Part 24 Explain the Sources of Your Income								

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Debtor 1 Marilyn Denise Robinson Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$2,666 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$2,982 Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) (\$10,565)Operating a business Operating a business Wages, commissions, \$8,000 est Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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ebtor 1	Marilyn	Denise	Robinson		Case Number (if known)						
	First Name	Middle Name	Last Name								
06 A	re either Debtor 1's or	Debtor 2's debts primarily cor	nsumer debts?								
	No. Neither Debtor	1 nor Debtor 2 has primarily co	onsumer debts. Co	onsumer debts are defi	ned in 11 U.S.C. § 101(8)	as					
	"incurred by an	individual primarily for a person	al, family, or house	ehold purpose."							
	During the 90 da	ays before you filed for bankrup	tcy, did you pay an	ny creditor a total of \$6,3	225* or more?						
	□ No. Co to li	20.7									
	☐ No. Go to line 7.										
	Yes. List be	Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the									
	total amoun	t you paid that creditor. Do not	include payments	for domestic support ob	oligations, such as						
	child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.										
	* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.										
	Voc. Debtor 1 or De	obtor 2 or both have primarily	aanaumar dahta								
		ebtor 2 or both have primarily days before you filed for bankru		any creditor a total of \$6	600 or more?						
	_	•	proj, ala jeu paj e	, 6.64.16. 4 1614. 6. 46							
	☐ No. Go to line 7.										
	Yes. List be	low each creditor to whom you	paid a total of \$600	0 or more and the total	amount you paid that						
		not include payments for dome	-								
	alimony. Als	so, do not include payments to	an attorney for this	bankruptcy case.							
			Dates of	Total amount paid	Amount you still	owe Was this payment for					
			payments								
	Chrysle	r Capital Po Box 961275	Monthly	\$ 948	\$ 11,938	Mortgage					
	Fort Wo	orth TX 76161				Car					
						Credit card					
						Loan repayment					
						Suppliers or vendors					
						Other					
07 V	/ithin 1 year hefore you	filed for bankruptcy, did you ma	ake a navment on a	a deht vou owed anvon	e who was an insider?						
Ir	siders include your rela	itives; any general partners; rela	atives of any gener	ral partners; partnership	s of which you are a gene						
		u are an officer, director, persor a business you operate as a sol			•	, , ,					
	uch as child support and		e proprietor. 11 o.s	S.C. § 101. Include pay	ments for domestic suppo	it obligations,					
ı	No.										
_	Yes. List all payment	s to an insider.									
			Dates of	Total amount	Amount you still	Reason for this payment					
			payment	paid	owe						
08 W	/ithin 1 year before you	filed for bankruptcy, did you ma	ake any payments	or transfer any property	on account of a debt that	benefited					
а	n insider?										
Ir	clude payments on deb	ots guaranteed or cosigned by a	ın insider.								
_	No.										
L	Yes. List all payment	s to an insider.									
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name					
				1							
Par	Identify Legal ac	tions, Repossessions, and Fore	closures								

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Debto	or 1	Iviailiyii	Denise	Robinson	Case Number (If known)		
		First Name	Middle Name	Last Name			
09	List	all such matters, includifications, and contra	uding personal injury cas		rt action, or administrative proceeding? es, collection suits, paternity actions, support or cus	tody	
	=	Yes. Fill in the details					
		res. Fill III the details					
				Nature of the case	Court or agency	Status of the case	
		Midland Funding LL	.C v. Marilyn	Contract	Circuit Court of Cook County, First	Pending	
		Robinson			Municipal District	On appeal	
						Concluded	
		16M1104335					
10			filed for bankruptcy, was fill in the details below.	any of your property repossess	ed, foreclosed, garnished, attached, seized, or levie	ed?	
		No. Go to line 11					
	=		ation holow				
	Ш	Yes. Fill in the inform	ation below.				
11			ou filed for bankruptcy, ment because you owed		ank or financial institution, set off any amounts fr	om your accounts	
		No. Go to line 11					
	=	Yes. Fill in the inform	ation holow				
10	_				and the boundit of an animum for the boundit of and	iana a	
12			i filed for bankruptcy, w r, a custodian, or anothe		possession of an assignee for the benefit of cred	itors, a	
	_		, a custodian, or anothe	er Official?			
	=	No.					
	П,	Yes.					
		List Cortain Gifts	s and Contributions				
	art 5						
13	Wit	hin 2 years before yo	ou filed for bankruptcy,	did you give any gifts with a to	al value of more than \$600 per person?		
		No.					
	$\overline{\Box}$	Yes. Fill in the details	for each gift				
14	_		-	did you give ony gifte or contri	outions with a total value of more than \$600 to ar	ay abarity?	
	WILL	illii 2 years before yo	ou lileu for ballkruptcy, (uld you give any girts or contin	outions with a total value of more than \$600 to ar	ly Charity?	
		No.					
		Yes. Fill in the details	for each gift.				
	art 6	List Certain Loss	eas.				
	aliu o	Elst Gertain 203					
15		hin 1 year before yoւ nbling?	ı filed for bankruptcy or	since you filed for bankruptcy	, did you lose anything because of theft, fire, other	er disaster, or	
		No.					
	П	Yes. Fill in the details	for each gift.				
	_		Ū				
		List Cartain Barr	ments or Transfers				
	art 7	List Certain Payi	ments of Transfers				
16	abo	ut seeking bankrupt	cy or preparing a bankr	uptcy petition?	n your behalf pay or transfer any property to anyone	one you consulted	
	Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.						
		No.					
	Yes. Fill in the details						

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 Debtor 1
 Marilyn
 Denise
 Robinson
 Case Number (if known)

 First Name
 Middle Name
 Last Name

	Party Contact Info	Description and value of	any property transferred	Date pay or transf	· ·
	Geraci Law L.L.C.				Payment/Value:
	55 E. Monroe Street #3400	-			\$2,095.00: \$865.00
	Chicago,IL 60603	-			paid prior to filing, balance to be paid
		-			after case filing.
	Party Contact Info	Description and value of	any property transferred	Date pay	ment Amount of payment
	arty contact mic	Description and value of	any property transferred	or transf	
	Hananwill Credit Counseling	Credit Counseling Services	3	2016	\$25.00
	115 N. Cross St.				
	Robinson, IL 62454				
		-			
17	Within 1 year before you filed for bankruptcy			sfer any property to an	yone who
	promised to help you deal with your creditor Do not include any payment or transfer that		aitors?		
	No.				
	Yes. Fill in the details.				
18	Within 2 years before you filed for bankrupto transferred in the ordinary course of your bu		transfer any property to	anyone, other than p	roperty
	Include both outright transfers and transfers	s made as security (such as the gra		est or mortgage on yo	ur property).
	Do not include gifts and transfers that you h	nave already listed on this statemen	it.		
	No.				
	Yes. Fill in the details for each gift.				
19	Within 10 years before you filed for bankrup		o a self-settled trust or s	similar device of which	ı you are a
	beneficiary? (These are often called asset-p	rotection devices.)			
	No.				
	Yes. Fill in the details for each gift.				
P	art 8: List Certain Financial Accounts, Instru	uments, Safe Deposit Boxes, and Stor	age Units		
	Within 1 year before you filed for bankruptcy	v were any financial accounts or in	struments held in vour	name or for your bene	efit closed
	sold, moved, or transferred?	-	•	, ,	
	Include checking, savings, money market, o houses, pension funds, cooperatives, associated as a second cooperative of the coope	•	•	n banks, credit unions	, brokerage
	■ No.				
	Yes. Fill in the details.				
	_	Last 4 digits of account number	Type of account or	Date account was	Last balance before
			instrument	closed, sold, moved, or transferred	closing or transfer
21	Do you now have, or did you have within 1 y cash, or other valuables?	ear before you filed for bankruptcy	, any safe deposit box o	or other depository for	securities,
	No.				
	Yes. Fill in the details.				
		Who else had access to it?	Describe the conte	nts	Do you still
					have it?

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Debtor 1	Marilyn	Denise	Robinson	Case Number (if known) _		
	First Name	Middle Name	Last Name			
22 Ha	ave you stored property	in a storage unit or place	e other than your home within	1 year before you filed for bankruptcy?		
	No.					
7	Yes. Fill in the details.					
	1 res. r iii iir tric details.	Who	else has or had access to it?	Describe the contents	Do you still	
			0.00 1.00 0. 1.00 0.000 10 11.	2000.130 1110 001110	have it?	
Part	Identify Property Y	ou Hold or Control for So	meone Else			
	o you hold or control an r someone.	y property that someone	e else owns? Include any prope	rty you borrowed from, are storing for,	or hold in trust	
	_					
	No.					
L	Yes. Fill in the details.	140	- l- th	Describe the assessment	Walter	
		vvner	e is the property?	Describe the property	Value	
Part	Give Details About	: Environmental Informatio	nn			
For the	e purpose of Part 10, the	e following definitions ap	oply:			
■ En	vironmental law means	any federal, state, or loc	al statute or regulation concern	ing pollution, contamination, releases	of	
haz	zardous or toxic substa	nces, wastes, or materia	=	water, groundwater, or other medium,		
■ Cit	a magne any logation fo	oilitu ar proportu oo da	fined under any environmental	law whether you now own energte or	, utiliza	
		or utilize it, including di	=	law, whether you now own, operate, or	utilize	
		_				
		anything an environme erial, pollutant, contami		waste, hazardous substance, toxic		
Sui	ostance, nazardous mat	eriai, polititarii, containii	mant, or similar term.			
Report	t all notices, releases, a	nd proceedings that you	know about, regardless of whe	n they occurred.		
24 H a	as any governmental un	it notified you that you r	nav be liable or potentially liable	e under or in violation of an environme	ental law?	
_	_	it notinou you that you i	may be hable of petericially habit		That law .	
_	No.					
L	Yes. Fill in the details.					
		Gove	rnmental unit	Environmental law, if you know it	Date of notice	
25 Ha	ave you notified any gov	ernmental unit of any re	elease of hazardous material?			
	No.					
-	Yes. Fill in the details.					
	Tes. I ili ili tile detalis.	Gove	rnmental unit	Environmental law, if you know it	Date of notice	
				_		
26 H a	ave you been a party in	any judicial or administr	ative proceeding under any env	rironmental law? Include settlements a	nd orders.	
	No.					
Ē	Yes. Fill in the details.					
	_	Cour	t or agency	Nature of the case	Status of the case	
Part '	Give Details About	Your Business or Connec	tions to Any Business			
27 M	ithin 4 years before you	filed for bankruptov, die	d vou own a business or bove o	ny of the following connections to any	husings 2	_
vv			_	ny of the following connections to any	business:	
	=		de, profession, or other activity,	•		
	=		LC) or limited liability partnersh	ip (LLP)		
	∐ A partner in a partı	-				
	= '	, or managing executive	•			
	∐An owner of at leas	st 5% of the voting or eq	uity securities of a corporation			
	No. None of the above	annlies Go to Part 12				
	=	• •	stails helow for each business			
L	_ тез. опеск ан инасарр	ny above and illi ill ille de	etails below for each business.			

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Debtor 1	Marilyn	Denise	Robinson	Case Number (if known)	
	First Name	Middle Name	Last Name	`	
	thin 2 years before y titutions, creditors,		you give a financial statement to	anyone about your business? Include all financial	
	No.				
	Yes. Fill in the deta	ils.			
		Date iss	sued		
Part 12	Sign Below				
4	.S.C. §§ 152, 1341, 1		~		
×	Signature of Debto		Signature of D	ebtor 2	
	Date 06/03/2016		Date		
	MM / DD /	YYYY	MM /	OD / YYYY	
Did y	you attach addition	al pages to Your Statement o	of Financial Affairs for Individual	s Filing for Bankruptcy (Official Form 107)?	
	No				
	Yes				
Did	you pay or agree to	pay someone who is not an	attorney to help you fill out bank	ruptcy forms?	
	No				
	Yes. Name of perso	on		Attach the <i>Bankruptcy Petition Preparer's Notice,</i> Declaration, and Signature (Official Form 119).	

Filad 06/00/16 Entered 06/09/16 16:48:59 Desc Main Fill in this information to identify your case: Marilyn Denise Robinson Debtor 1 First Name Middle Name Last Name Debtor 2 First Name Middle Name Last Name (Spouse, if filing) United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF ILLINOIS EASTERN</u> DIVISION District of ILLINOIS Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- \blacksquare you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors,

whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information.

Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

List Your Creditors Who Have Secured Claims 1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral What do you intend to do with the property that Did you claim the property secures a debt? as exempt on Schedule C? ☐ Surrender the property No Creditor's name: **Chrysler Capital** Retain the property and redeem it ☐ Yes Retain the property and enter into a 2011 Nissan Sentra with over 57,000 miles Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: ____ ☐ Surrender the property □ No Creditor's name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property Retain the property and [explain]: securing debt: □ No Creditor's ☐ Surrender the property name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property Retain the property and [explain]: securing debt: Creditor's Surrender the property ☐ No name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property Retain the property and [explain]: ____ securing debt:

Marilyn

Case 16-19095 Denise

Doc 1 Filed 06/09/16 Entered 06/09/16 16:48:59 Desc Main Page 43 of Se Bumber (if known)

List Your Unexpired Personal Property Leases	
For any unexpired personal property lease that you listed in Schedule G: Executory Contraction in the information below. Do not list real estate leases. Unexpired leases are leases that ended. You may assume an unexpired personal property lease if the trustee does not assume	are still in effect; the lease period has not yet
Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name:	□ No
Description of leased property:	☐ Yes
Lessor's name:	☐ No
Description of leased property:	☐ Yes
Lessor's name:	No
Description of leased property:	Yes
Lessor's name:	□No
Description of leased property:	□Yes
Lessor's name:	No
Description of leased property:	□Yes
Lessor's name:	No
Description of leased property:	□Yes
Lessor's name:	□ No
Description of leased property:	Yes
Parts: Sign Below	
Inder penalty of perjury, I declare that I have indicated my intention about any property of mersonal property that is subject to an unexpired lease.	y estate that secures a debt and any
/s/ Marilyn Denise Robinson	
Signature of Debtor 1 Signature of Debtor 2	

Date _Dated: 06/03/2016

MM / DD / YYYY

MM / DD / YYYY

Date

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re			
Marilyn Denise	Robinson / Debtor	Case No	
		Chapter:	Chapter 7
	DISCLOSURE OF COM	PENSATION OF ATTORNEY FOR DI	EBTOR
compensation pa	o 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b) aid to me within one year before the filing of the erendered on behalf of the debtor(s) in contemp.	e petition in bankruptcy, or agreed to be pa	aid to me, for services
For legal s	ervices, I have agreed to accept	\$2,095.00	
Prior to the	e filing of this statement I have received	\$865.00	
Balance D	ue	\$1,230.00	
2. The source	of the compensation paid to me was:		
Debt	or(s) Other: (specify		
3. The source	of compensation to be paid to me is:		
Deb	otor(s) Other: (specify		
4. I have of my law firm.	not agreed to share the above-disclosed compe	nsation with any other person unless they	are members and associates
I have	agreed to share the above-disclosed compensat	ion with a other person or persons who are	e not members or associates
5. In return fo	r the above-disclosed fee, I have agreed to rend	î î	
case, includ	ling:		
a. Analysbankruptcy;	sis of the debtor's financial situation, and rende	ring advice to the debtor in determining w	hether to file a petition in
b. Prepar	ration and filing of any petition, schedules, state	ments of affairs and plan which may be re	quired;
c. Repres	sentation of the debtor at the meeting of creditor	rs and confirmation hearing, and any adjou	urned hearings thereof;
6. By agreeme	ent with the debtor(s), the above-disclosed fee d	oes not include the following service:	
	NOT include missed meeting or court dat lien avoidances, dischargeability actions, other		-
	I certify that the foregoing is a complete st	RTIFICATION atement of any agreement or arrangement	for
	payment to	. 1	
	me for representation of the debtor(s) in this barbate: 06/09/2016	inkruptcy proceedings. / Tarek Muhammad Khalil	
		ignature of Attorney	
		Geraci Law L.L.C. Iame of law firm	

707248 Page 1 of 1 Record #

Geraci Law L.L.C. Canaidhai 1920 தொட்கொட்க செய்யில் செய்

Date: 4/4/2016

Document Consultation Attorney: A5 of 56

Record #: 707-248



Chapter 7 Retainer Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following terms and conditions: Attorney fees for the Chapter 7 bankruptcy afe \$ This amount does NOT INCLUDE court fling fees of \$335, or cos for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation of my normal Chapter 7, including preparation of my bankruptcy petition, schedules and other documents, first341 meeting, reaffirmations, normal correspondence with my creditors and myself, but does NOT include excessive work caused by you, missed 341 meetings, reopening the case, amendments to schedules, work on audits or asset cases, objections to exemptions, conversion to another chapter, evidentiary hearings, other contested matters or motions, or adversary proceedings, because these cannot be predicted in setting a flat fee. For work done on these matters, we bill between \$275/hr and \$450/hr for attorney time, based on the attorney doing the work, and \$85 to \$125/hr paralegal time. I agree that more than one attorney and paralegal will work on my case. Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed. I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13. I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court. If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway. Debts not discharged if they not paid in full: student loans; educational debts & tuition; most tax debts: unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future condo/HOA dues,or debts listed in your red or green folder as usually not discharged, or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We don't represent you in state court, or loan modifications or similar matters. I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures. Dated: (Joint Debtor) for the Debtor(s), Representing Geraci Law L.L.C. rev 150511

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Marilyn Denise Robinson / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 06/03/2016 /s/ Marilyn Denise Robinson

Marilyn Denise Robinson

X Date & Sign

Record # 707248 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 707248 B 201A (Form 201A) (11/11) Page 1 of 2

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Form B 201A, Notice to Consumer Debtor(s)

In re Marilyn Denise Robinson

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Page 2

deny your found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 06/03/2016	isi waniyn Denise Robinson	
	Marilyn Denise Robinson	_
Dated: 06/09/2016	/s/ Tarek Muhammad Khalil	_

Attorney: Tarek Muhammad Khalil

Form B 201A. Notice to Consumer Debtor(s) Record # 707248 Page 2 of 2

Case 16-19095 Doc 1 Filed 06/09/16 Entered 06/09/16 16:48:59 Degymant Page 49 of 56 Number (if known) Denise Marilyn Debtor 1 Middle Name **Answer These Questions for Reporting Purposes** Part 6: 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) What kind of debts do as "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? Do you estimate that after any exempt property is No. excluded and administrative expenses Yes. are paid that funds will be available for distribution to unsecured creditors? **25,001-50,000** 1,000-5,000 1-49 18. How many creditors do 50,001-100,000 5,001-10,000 50-99 you estimate that you ☐ More than 100,000 10,001-25,000 100-199 owe? 200-999 □\$500,000,001-\$1 billion ■ \$1,000,001-\$10 million \$0-\$50,000 19. How much do you □\$1,000,000,001-\$10 billion **□** \$10,000,001-\$50 million \$50,001-\$100,000 estimate your assets to □\$10,000,000,001-\$50 billion □ \$50,000,001-\$100 million **\$100,001-\$500,000** be worth? ☐More than \$50 billion ☐ \$100.000,001-\$500 million \$500,001-\$1 million □\$500,000,001-\$1 billion ☐ \$1,000,001-\$10 million \$0-\$50,000 20. How much do you ■\$1,000,000,001-\$10 billion □ \$10,000,001-\$50 million estimate your liabilities \$50,001-\$100,000 ■\$10,000,000,001-\$50 billion ☐ \$50,000,001-\$100 million **\$100,001-\$500,000** to be? ☐ More than \$50 billion □ \$100,000,001-\$500 million ☐ \$500,001-\$1 million Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Signature of Debtory

Signature of Debtor 2

Executed on : 6/3/2016

Executed on

MM / DD / YYYY

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			700000	of 56	
Fill in this in	formation to ident	ify your case:		00130	
Debtor 1	Marilyn	Denise	Robinson		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	ILLINOIS (State)		
Case Number	r		(Gaio)		Check

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sig	gn Below	
Did you pay o	or agree to pay someone who is NOT an attorney to help you fill ou	t bankruptcy forms?
No Yes. Na	ame of Person	Attach <i>Bankruptcy Petition Preparer's Notice, Declaration, and</i> Signature (Official Form 119).
and a second a second and a second a second and a second		
Under penalty correct.	y of perjury, I declare that I have read the summary and schedules	filed with this declaration and that they are true and
Signature	Journal Holing Signature of	of Debtor 2
Date _:	<u>5 / 3 /2016</u> Date MM	/ DD / YYYY

Doc 1 Filed 06/09/16 Entered 06/09/16 16:48:59 Desc Main Case 16-19095 Page 51 of 56_{Number (if known)} Document Marilyn Debtor 1 First Name 28 Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No. Yes. Fill in the details. Date issued Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 MM / DD / YYYY Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? No Attach the Bankruptcy Petition Preparer's Notice, Yes. Name of person _ Declaration, and Signature (Official Form 119).

Debtor 1

First Name

Case 16-19095

<u>Fideedr06/0</u>9/16

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List Your Unexpired Personal Property Leases Part 2: For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2). Will the lease be assumed? Describe your unexpired personal property leases ∏ No Lessor's name: ☐ Yes Description of leased property: □ No Lessor's name: ☐ Yes Description of leased property: П Lessor's name: ☐ Yes Description of leased property: □No Lessor's name: ☐Yes Description of leased property: □No Lessor's name: □Yes Description of leased property: □No Lessor's name: ☐Yes Description of leased property: ☐ No Lessor's name: ☐ Yes Description of leased property: Part 3: Sign Below Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

Official Form 108

Record # 707248

Statement of Intention for Individuals Filing Under Chapter 7

MM / DD / YYYY

Date

Signature of Debtor 2

Case 16-190 DISGLAIMER Debtoys have read and agree: 48:59

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad iot be confirmed. DEBTS YOU AGREED divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapt TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are 3. not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Dated:

X Date & Sign

Case 16-19095 Doc 1 Filed 06/09/16 Entered 06/09/16 16:48:59 Desc Main

UNITED SPATES BANKRUPTOY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Marilyn Denise Robinson / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: $(4)^3$ /2016

Marilyn Denise Robinson

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Debtor '	Marilyn	Denise	Robinson	~;	Case Number (if known)		
	First Name	Middle Name	Last Name				
			<i>y</i>		Column A Delstor 1	Column B Debtor 2 or non-filling spouser	
8. U ne	mployment compens	sation			\$0.00	\$0.00	
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For	you	·····	y				
For	your spouse						
9. Per ber	Ision or retirement in Iefit under the Social S	come. Do not include any amo Security Act.	ount received that was a		\$0.00	\$0.00	
Do as	not include any benefi a victim of a war crime	e, a crime against humanity, or	security Act or payments received				
10a		- HARA			\$0.00	\$ 0.00	
10b	·		•		\$ 0.00	\$0.00	
10c	Total amounts from s	separate pages, if any.			\$0.00	\$0.00	
		rent monthly income. Add line all for Column A to the total for			\$547.06 +	\$0.00 =	\$547.06
Part 2		other the Means Test Applies to					
12. Cal 12a.	•	nonthly income for the year. F rent monthly income from line	follow these steps:		Conv line 11 here	12a.	\$547.06
		number of months in a year).		••••••••••••	. Copy mic 11 more		x 12
12b.		nnual income for this part of th	e form.			12b.	\$6,564.72
13. Cal	culate the median fan	nily income that applies to yo	ou. Follow these steps:			<u></u>	STATE OF THE PROPERTY OF THE P
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	in the number of peop						
Lift	n the number of peop	ie in your nousenoid.	1				· · · · · · · · · · · · · · · · · · ·
To f	ind a list of applicable	median income amounts, go o	of household conline using the link specified in the at the bankruptcy clerk's office.			13.	\$49,741.00
14. Hov	v do the lines compar	re?					
14a.	x ine 12b is less the Go to Part 3.	nan or equal to line 13. On the	top of page 1, check box 1, There	is no presui	mption of abuse.		
,14b.		than line 13. On the top of pag fill out Form 122A-2.	e 1, check box 2, The presumption	n of abuse is	determined by Form 12	2A-2.	
Part 3	Sign Below						
(Ma	eclare under penalty of perjury Light Hamiltonian Communication Light Hamiltonian Communication	that the information on this statem	ent and in a	iny attachments is true ar	nd correct.	
	Date:: _6_	<u>/_ 3</u> /2016					
	If you checked line	14a, do NOT fill out or file Form	n 122 A- 2.			•	
	If you about out time	14h - 511 and Farm 1001 0 and 1	CE_ tatala atata da				

Page 2

In re Marilyn Dance Hament / Deb Page 56 of 56

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 6/3 /2016

Marilyn Denise Robinsor

X Date & Sign

Dated: <u>6 / 3</u> /2016

Attorney: Tarek Muhammad Khalil